

B2100A (Form 2100A) (12/15)

## United States Bankruptcy Court

Southern District Of Texas (Houston)

In re Charlotte Barnes, Case No. 16-34746

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).  
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the  
transfer, other than for security, of the claim referenced in this evidence and notice.

Wilmington Savings Fund Society, FSB, as Owner  
Trustee of the Residential Credit Opportunities Trust  
V-C

Name of Transferee

Wilmington Savings Fund Society, FSB, as Owner  
Trustee of the Residential Credit Opportunities Trust  
A

Name of Transferor

Name and Address where notices to transferee  
should be sent:

AMIP Management  
3020 Old Ranch Parkway, Suite 180  
Seal Beach, CA 90740

Court Claim # (if known): 6-1

Amount of Claim: 54,208.03

Date Claim Filed: 04/26/2018

Phone: 562-735-6555x110

Last Four Digits of Acct #: 1738

Phone: 800-561-4567

Last Four Digits of Acct. #: 8297

Name and Address where transferee payments  
should be sent (if different from above):

FCI Lender Services Inc.  
PO BOX 27370,  
Anaheim, CA 92809-0112  
Phone: (800) 931-2424 x651

Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the  
best of my knowledge and belief.

By: /s/ Michelle Ghidotti-Gonsalves  
Transferee/Transferee's Agent

Date: 03/26/2019

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

Phone: 800-931-2424 Fax: 714-282-5775

**NOTICE OF SERVICING TRANSFER**

DIXIE BARNES  
4319 TRAIL LAKE DR  
HOUSTON, TX 77045

**Loan #:**  
**Property: 4319 TRAIL LAKE DR**  
**HOUSTON, TX 77045**

Dear DIXIE BARNES:

The servicing of your Promissory Note is being transferred, effective 02/07/2019. This means that after this date, a new Servicer will be collecting your Promissory Note payments from you. Nothing else about your Promissory Note will change.

Carrington Mortgage Services, LLC is now collecting your payments. Carrington Mortgage Services, LLC will stop accepting payments received from you on 02/07/2019. FCI Lender Services, Inc. will collect your payments going forward. FCI Lender Services, Inc. will start accepting payments received from you on 02/07/2019.

**Send all payments due on or after 02/07/2019 to FCI Lender Services Inc. at this address: PO BOX 27370, Anaheim, CA 92809-0112.**

If you have any questions for either your present servicer, Carrington Mortgage Services, LLC, or your new Servicer FCI Lender Services, Inc. about your Promissory Note or this transfer, please contact them using the information below:

<b>Previous Servicer</b>	<b>Current Servicer:</b>
Carrington Mortgage Services, LLC	FCI Lender Services, Inc.
Customer Service	Customer Care Department
P.O. Box 5001	Post Office Box 27370
WESTFIELD, IN, 46074	Anaheim Hills, California 92809-0112
(877) 267-1221 (toll free or collect)	(800) 931-2424, x651 (toll free)
Hours of Operation:	Hours of Operation
Monday - Friday	Monday – Friday
07:00 AM - 05:00 PM (Pacific Standard Time)	08:00 AM – 05:00 PM (Pacific)

Important Note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider or your Lender.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

Sincerely,  
Customer Care Department  
FCI Lender Services



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

**BORROWER WELCOME LETTER**

DIXIE BARNES  
4319 TRAIL LAKE DR  
HOUSTON, TX 77045

**Re Loan Number:**  
**Property: 4319 TRAIL LAKE DR, HOUSTON, TX 77045**

Dear DIXIE BARNES:

**Welcome to FCI Lender Services, Inc. ("FCI") Loan servicing!** FCI is your Servicing Agent and is servicing your Promissory Note on behalf of your Lender/Creditor, **Residential Credit Opportunities Trust V-C** (The "Creditor"). FCI is also a Debt Collector. Your Creditor has authorized FCI to process and collect your scheduled Promissory Note payments according to your Promissory Note and Security Instrument. A *Payment Statement* will be mailed or emailed to you on a regular basis. Please send your check with your account number written on it, plus the payment coupon from your statement (unless you have established an Automated Payments (ACH) debit program with FCI). You should review each *Payment Statement* carefully for accurate loan information. At year-end, an interest statement (IRS Form 1098) will be mailed to you for tax purposes. To view your account, and for other payment options, visit [www.trustfci.com](http://www.trustfci.com) and click on "Borrower Payment Options" located at the top of FCI's web page.

**IMPORTANT BANKRUPTCY INFORMATION**

**IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.**

Your Creditor has provided FCI the following information regarding the Total Amount Due on your Promissory Note (the "Debt").

Deferred Principal Balance:	\$ 0.00	Principal Balance:	\$ 41,116.26
Deferred Unpaid Interest:	\$ 0.00	Accrued Interest:	\$ 3,600.41
Deferred Late Charges:	\$ 0.00	Accrued Late Charges:	\$ 0.00
Deferred Loan Charges:	\$ 0.00	Other Amounts Due:	\$ 12,415.74

**Amount of Debt: \$ 57,132.41**

**VALIDATION OF DEBT:** Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the Debt, or any portion thereof, the Debt will be assumed to be valid by FCI as the Debt Collector. If you notify FCI in writing, within thirty days after receipt of this notice, that you dispute the Debt or any portion of the Debt, we will, as required by law, obtain and mail to you verification of the Debt and/or a copy of a Judgment against you. Upon your written request within the thirty-day period, FCI as the Debt Collector will provide you, as the consumer, with the name and address of the original creditor, if different from the current Creditor.

As of the date of this Notice, the Debt is **\$ 57,132.41**. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

**PLEASE BE ADVISED YOUR LOAN TERMS MAY BE ADJUSTED ONCE ALL LOAN DOCUMENTS HAVE BEEN RECEIVED AND/OR REVIEWED.**

**IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

If you have any questions regarding the above information, please write or call FCI's Customer Care Center toll-free number at 1-800-931-2424 (x651) during normal business hours (Monday-Friday, 8:00 AM – 5:00 PM, PST). When calling, please reference your loan number.

Sincerely,  
Customer Care Department  
FCI Lender Services



FCI Lender Services, Inc.

---

*Loan Servicing • Specialty Servicing • Default*

---

Phone: 800-931-2424 Fax: 714-282-5775

## **ANNOUNCING**

### **FCI'S BORROWER LIVE LOGIN**

FCI's live login gives Borrowers access to current Loan Information including:

Monthly Statements  
Principal Balance  
Payment History  
Loan Charges  
Payments Due

Use your Borrower Login to **make last minute Online Payments** that will be credited to your account based on the time submitted. Simply click on "Express Payment" to make your loan payment for a small Express Payment fee.

Providing your loan is performing and current, you can also use your Borrower Login to **set up Automatic Payments (ACH)**, and not worry about sending in checks again.

Go to **[www.trustfci.com](http://www.trustfci.com)** "Customer Login" and click on "Borrower Login" to set up your account.

Sincerely,  
Customer Care Department  
FCI Lender Services



FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

Phone: 800-931-2424 Fax: 714-282-5775

## Privacy Policy

DIXIE BARNES  
4319 TRAIL LAKE DR  
HOUSTON, TX 77045

**Dear DIXIE BARNES:**

At FCI Lender Services and our family of companies, we appreciate your business and the trust you have placed in us. We are committed to protecting the personal data we obtain about you. Please know that we do not sell your personal data. Please review the following details.

### **What personal data we may collect about you?**

We may collect personal data about you to process your payments and to communicate with you regarding the status of your loan and payments. When required, we will obtain your consent before collecting it. The personal data may include:

Name and Address

Credit & Payment Data

Social Security number or taxpayer identification number

### **What do we do with your personal data?**

We comply with Federal and State requirements related to the protection and use of your data. This means we only share data where we are permitted or required to do so. We also may be required to obtain your authorization before disclosing certain types of personal data. We may use your data for the following:

Process Loan and Payments

Respond to your requests

Comply with regulatory requirements

Prevent Fraud

We do not sell personal data about current or former customers or their accounts. We do not share your personal data for marketing purposes with anyone outside our family of companies. When affiliates or outside companies perform a service on our behalf, we may share your personal data with them. We require them to protect your personal data, and we only permit them to use your personal data to perform these services. Examples of outside parties who may receive your data are:

State or Federal Authorities

Other companies or service providers supporting your account

### **How do we protect your personal data?**

In order to protect your personal data, we maintain physical, electronic, and procedural safeguards. We review these safeguards regularly in keeping with technological advancements. We restrict access to your personal data. We also train our employees in the proper handling of your personal data.

### **Our commitment to keeping you informed.**

We will send you a Privacy Policy each year while you are our customer. In the event we broaden our data sharing practices, we will send you a new policy.